people, empowered
Imagine Mississippi

Imagine Mississippi where all residents recovering from a disaster receive prompt, fair and adequate help in rebuilding their lives.

Imagine Mississippi where legislative policy promotes equitable and affordable housing for all communities, regardless of race or socioeconomic status.

Imagine Mississippi where predatory financing is outlawed and low-income residents have access to fairly-priced financial services to meet their needs.

Imagine Mississippi where all children receive a quality education, are part of a safe, constructive discipline system and stay in school to graduate.

Imagine Mississippi where children, elderly and disabled people living in poverty have healthcare coverage to meet their basic needs.

Imagine Mississippi where neighborhood residents work with developers, contractors, business owners and landlords to create vibrant, mixed-income communities for everyone.

Imagine Mississippi where all citizens have equal access to our justice system to resolve their legal problems.

Imagine Mississippi where legal professionals make a sustained commitment to advancing racial and economic justice statewide.

Imagine Mississippi where poverty has been eradicated.

Imagine Mississippi... the social justice state.
Hurricane Katrina ripped the band-aid off long-standing problems of poverty and injustice in Mississippi, casting a spotlight on the urgency of the task at hand for those committed to social justice in Mississippi.

Ours is a story that began before the disaster, a story that goes back to the unfinished legacy of the civil rights movement. Katrina turned this story into a full-scale emergency.

Only five short years ago, a few Mississippians had the audacity to imagine Mississippi as a model social justice state. Though much progress was made on civil rights issues during the 1960s and 1970s, by the turn of the 21st century, a chasm had developed between the promise of justice for all and the realities of discrimination and poverty. Mississippi lacked a homegrown capacity to put legal strategies to work combating racial and economic injustices, leaving our most vulnerable citizens all but invisible.

The founders of the Mississippi Center for Justice moved quickly to build a legal capacity that would empower low-income people and communities to speak on their own behalf against policies that sent children to inhumane correctional facilities and denied elderly and disabled citizens access to adequate healthcare. We do not just
speak for low-income citizens, we listen to them and provide the legal resources and expertise needed to empower them to make progress on their terms, based on the needs of their communities.

Just two years after we opened our doors in 2003, Hurricane Katrina devastated our Gulf Coast, and showed the entire nation what generations of neglect and discrimination really look like.

Within days of the disaster, the Mississippi Center for Justice went into action. Over the next year and a half, short-term, emergency grants allowed us to double our staff and open an office on the coast. Now, three years after the storm, we remain committed to programs that rebuild lives, strengthen communities and deliver justice to a region still galvanized by the recovery efforts.

Seventy percent of housing on the coast was destroyed or seriously damaged in the storm. One-third of the population on the coast rented their homes and more than half of the rental units were destroyed or made uninhabitable by Katrina. Rents in the apartments that were still livable rose by 30 percent.

Reconstruction has been slow. Twenty-one months after the storm, permits to rebuild had been issued to cover less than one-third of all housing. For months, people lived in tents, in their cars, doubled up with relatives, and moved into FEMA trailers when they became available.

Three years after the storm, Mississippi had redirected more than 75 percent of federal funds designated for lower-income storm victims to other uses. The state had spent only 13 percent of recovery funds on lower-income persons while nearly all of its disaster funds had been paid out to wealthier homeowners, utilities and insurance companies. Fearful that elected officials were allowing old habits and powerful special interests to dictate the recovery effort, attorneys with the Mississippi Center for Justice took our case to the United States Congress, where we continue to advocate for accountability and fairness.

FEMA granted financial assistance to thousands of people on the coast, but then FEMA wanted some of it back. They called it recoupment and claimed that they incorrectly awarded funds. People who were already financially vulnerable began spiraling into full-scale bankruptcy and poverty. Families were lured into taking easy-access, high-interest loans to pay off mortgages and debt. We fought back, and with help from in-state and pro bono attorneys, families were relieved of the recoupment burden.

While there are numerous lessons learned about disaster recovery from the Mississippi experience, the Mississippi Center for Justice has also learned much about the capacity to advocate for systemic change while delivering legal services to individuals whose experiences exemplify the injustices we seek to redress. We are taking these lessons learned and applying them to each of our policy campaigns as we seek to build capacity for an even stronger statewide presence.

Ours is a story that unfolds in new ways every day in Mississippi. Peeling back the layers of injustice does not always reveal the best of humanity. Yet, in our effort to achieve lasting change that strengthens communities and improves the quality of life for all Mississippians, we continue to uncover the passionate desire for improvement that provides common ground for progress among people of all colors and from all backgrounds. Ours is a story of a legacy yet to be realized, but one that continues to motivate a small team of committed individuals to harness the resources of an entire nation to seek justice for a place called Mississippi.
the power to
SAVE HOMESTEADS
Across the country, home foreclosure is at the forefront of life for too many. With the combined effects of a high rate of subprime mortgages and the housing disparities that still exist three years after Hurricane Katrina, Mississippi faces a particularly harmful situation.

The double whammy of high debt in a time of national financial crisis is acute in Mississippi. Over the past several years, Mississippi has had a greater percentage of mortgages in delinquency and foreclosure than the national average. While forbearance and foreclosure relief provided by lenders caused a temporary dip after Hurricane Katrina, Mississippi’s foreclosure rates have now returned to pre-Katrina levels.

Perhaps now more than ever, it is clear that a commitment to economic justice must be made statewide, and the Mississippi Center for Justice is leading the way. By partnering with pro bono attorneys, financial institutions, home mortgage counselors and home-ownership agencies, the Center is reaching out across the state to help Mississippians overcome their fears about seeking assistance. Clinics are being scheduled across the state to provide education about the kind of help that is available. And one case at a time, the effort is succeeding.

Lynda Gallagher owns her home in north Gulfport. Despite bad health, she has custody of two of her grandchildren, one of whom has a rare genetic disorder.

While her financial crisis began before the hurricane, Ms. Gallagher was keeping up with her regular payments of $1,245 a month. After Katrina, her mortgage company suspended payments without her consent. She was told that this was being done to help her, that she would receive a letter 45 days in advance of the next expected payment, and that her monthly payments would remain the same.

Imagine her surprise when she received that letter in March 2006 demanding an immediate lump-sum payment of $8,723. She could not pay that, so the company refinanced her mortgage at $300 a month more than she was paying before Katrina. She was not able to keep up with the new payments. Her mortgage company prepared to foreclose.

The Mississippi Center for Justice took her case and got a reprieve on payments until March 2008. We negotiated her payments down to $1,267 a month. Ms. Gallagher was put on probation for three months. If she didn’t make her payments, foreclosure came back into the picture.

Ms. Gallagher told us: “I live on faith. I’ve been expecting the hammer to drop. We would be homeless without the Center’s help.” She added: “I don’t know how I’m going to be able to do it, but I will.”

In August 2008, Ms. Gallagher received news that she had successfully completed the probationary period. She continues to make her mortgage payments on time.
The promise of justice for all is the cornerstone of our legal system, yet in Mississippi we are far from fulfilling that promise.

People have access to justice when they can obtain the legal information, advice and representation they need to resolve their legal problems and protect their rights, and we at the Mississippi Center for Justice are doing our part to improve opportunities for access.

Our experience since Hurricane Katrina tells us that – with significant delivery system innovation, especially in the way people gain access to services, and with a dramatic ramping up of pro bono involvement – Mississippi can rebuild as a state that more nearly fulfills our nation’s promise of justice for all. Fortunately, the hurricane has provided positive impetus to all our justice system partners for both of these improvements. Most significantly, in June 2006, the Mississippi Supreme Court created and appointed a new Access to Justice Commission, a diverse group of state leaders that includes the Center’s president as an ex officio member. The commission’s public hearings and other activities are casting a bright spotlight on the need for delivery innovations and additional volunteer and financial support.

The Mississippi Center for Justice often represents individuals whose cases can help advance important, systemic change for others. And in the cases described below, we provided access to justice and won important victories for people who did the right thing in the first place.

Child Care Provider Exonerated

In September 2000, Barbara Parker-Thornton and Martina Fletcher-Bolton decided to open the Open Arms Day Care Center at the Jackson Medical Mall. At the time they were starting their business, the Mississippi Department of Human Services (MDHS) was offering grants to assist child care providers with salary and equipment costs. Open Arms applied and was awarded a $66,000 grant.
All expenditures were approved by the MDHS program manager before payment was made to Open Arms. After the grant period ended, MDHS acknowledged that the $66,000 had been authorized and spent, and in September 2001, the MDHS Division of Program Integrity – Bureau of Audit and Evaluation monitored fiscal operations of the grant. The audit revealed that Open Arms owed MDHS $399.18, which was paid. In February 2002, Open Arms received a letter from the acting director of the MDHS Division of Program Integrity stating that the payment of $399.18 served to clear each owner of the monitoring findings related to the grant.

In September 2004, 19 months after the clearance letter was received, representatives from MDHS contacted Open Arms and stated their intention to conduct another audit. By that time, Open Arms had ceased operation as a child care center, and the owners were unable to provide documentation of expenditures in the form required by the auditors. MDHS demanded repayment of the entire $66,000.

Faced with this demand, Parker-Thornton contacted the Mississippi Center for Justice for help. Attorney Beth Orlansky attempted to convince MDHS to drop its demand based on its prior actions, but MDHS filed suit against Open Arms Day Care Center and Mrs. Parker-Thornton instead. We represented the defendants and filed a motion for summary judgment, which was granted in September 2008. Judge Winston Kidd was appalled at MDHS’s behavior in this case and wrote:

“Accordingly, Plaintiff is estopped from claiming that Defendants owe any money. Defendants complied with the terms of their awarded Sub-grant; they cooperated with MDHS in its monitoring visit and compliance evaluation; they understood from MDHS that the Sub-grant had been closed out; and they disposed of their records, believing that they had completed all obligations to MDHS. It was entirely inappropriate for MDHS to come back more than three years after it determined that Defendants had appropriately spent their money and change its mind. The Court finds that there are no genuine issues of material facts herein and Defendants are therefore entitled to Summary Judgment.”

Honesty Rewarded

A desk clerk at a Moss Point motel, Patricia Sherman quit her job when management instructed her to charge and collect room rates that were higher after Hurricane Katrina ripped through the Mississippi Gulf Coast than in the days prior to the storm. Sherman was ultimately denied unemployment benefits by the Mississippi Employment Security Commission on the basis that she had “unfortunately quit” her job.

In an opinion handed down three years after Katrina struck and within days of Hurricane Gustav’s arrival on the Mississippi Gulf Coast, the Mississippi Supreme Court overturned a lower court’s ruling that supported the decision of the MESC. The court agreed that Sherman was indeed entitled to unemployment benefits, since she lost her employment because she refused “to engage in conduct that is illegal as a matter of law.”

John Jopling, managing attorney at Mississippi Center for Justice’s Biloxi office, represented Ms. Sherman and recognized the implication of the ruling for all hardworking Mississippians.

“The opinion issued by the Mississippi Supreme Court offers an important protection for employees who stand up to injustices, especially in the time of disasters,” Jopling said. “Ms. Sherman has been vindicated by our highest court for refusing to take advantage of fellow Mississippians during a crisis and for refusing to break the law. Every employee in the state should take comfort in knowing that they will be protected if they say ‘no’ to an employer engaging in price-gouging of people who are already in a vulnerable situation.”
Volunteers continue to offer their time and talents to help families and communities in Mississippi rebuild and revitalize. Their dedication and commitment to the hurricane recovery effort exemplify the best in humanity. Working alongside Mississippian who share a passion for doing the right thing and making sure that every family has equal access to recovery resources, many folks from out-of-state – some with ties to the state and some who have never set foot here before – remind us every day of the need to keep fighting for social justice on every front.

Sadly, however, the recovery effort has also brought out the worst in certain people. Contractor fraud emerged as an issue that reminded everyone that opportunists lurk in even the most vulnerable situations. And no one seemed immune.

**Combating Contractor Fraud**

Even families whose finances were stable before the storm find themselves on the brink of financial ruin three years later. Before the storm, Collette Washington owned a home in Pass Christian. Katrina demolished it, along with the rest of that beach town.

Ms. Washington had insurance and collected it. She decided to leave the flood zone, sold her property in Pass Christian and bought three acres of land in the rural community of Saucier, about 20 miles north. She moved into a FEMA trailer on her new property. She got a loan from the Small Business Administration and found a contractor. She was ready to build. She paid the contractor $130,000. He dug up her backyard, laid a shoddy foundation and frame for the house, and then disappeared.

Ms. Washington was left with bills, payments on her SBA loan, and no house. Her FEMA trailer was riddled with formaldehyde that made her sick. She ran out of money. She took out a loan on her car – at 30% interest – to pay for materials the contractor had charged in her name.

Then she heard about the Mississippi Center for Justice and attended one of our law clinics. George Riley, a pro bono attorney with O’Melveny & Myers, took her case, helped her pull together the papers she needed to file a fraud claim and apply for state homeowner grants. The contractor was indicted.

She still has to pay her mortgage, the SBA loan and the loan on her car. As she said, “Before Katrina, I was debt free. Now I’m so full of debt.”

But there is good news. In April 2008, after volunteers provided the labor to finish the house, she finally moved in. The shoddy foundation continues to cause problems. We found her living room furnished only with lawn chairs. But Collette Washington’s smile filled the room.

Collette Washington’s story is only one of more than 600 cases of contractor fraud following Katrina. The Mississippi Center for Justice continues to enlist the assistance of pro bono attorneys, volunteers and the Mississippi Attorney General’s office to fight back on behalf of people like Ms. Washington.

**Restoring Childcare Services**

Aside from fraud, the lack of uniform regulations from federal, state and local governments also posed challenges to the rebuilding process. And amid all of those requirements, there was one
particularly important group of people who were left out of the regulations altogether – children.

Moore Community House is a community center that runs Early Head Start and childcare programs for low-income, working families – casino workers, students and fast food employees – for example.

Determined to rebuild after Katrina, Moore Community House found itself awash in a set of contradictory regulations and requirements.

First was FEMA, which was supposed to help rebuild “essential services.” Zoos were on the list of essential services. Childcare was not, and Moore’s request for FEMA support was denied. The Mississippi Center for Justice called on Mintz Levin, a Boston-based law firm and pro bono partner, whose lawyers helped them file a successful appeal.

Added to these problems were conflicting federal and city elevation requirements for new buildings, the skyrocketing cost of materials and construction on the coast, and endless paperwork. City requirements covered everything from architectural drawings to the height of the water in the water fountain.

As Carol Burnett, executive director of Moore Community House, said, “We did not have enough fingers to plug the holes in the dike.”

But in March 2008, a newly renovated childcare center opened its doors to 36 children. Additional programs are also opening, and construction is underway on a new building across the street. With the help of the Mississippi Center for Justice, our pro bono partners and others, Moore Community House is coming back.
the power to nurture our children
More than 600,000 children in low-income families in Mississippi are eligible to receive health care from Medicaid and CHIP, the Children’s Health Insurance Program. Until 2005, parents could apply for and renew basic health coverage from these programs for their children by mail – a practice allowed in 48 other states. But an administrative requirement imposed in 2005 requires that they now must show up in person each year, with a separate appointment required for each child. The in-person visits can happen only at regional Medicaid offices or at outstations.

Just one year after the face-to-face meetings were instituted, the number of uninsured children in the state jumped from 99,000 to 156,000, a 54 percent increase. One-fourth of Mississippi’s eligible children do not get the healthcare they need.

To establish the impact of the face-to-face requirement, the Mississippi Center for Justice visited each county to locate the regional offices and verify the operating hours for the outstations. The results speak for themselves.

The state currently operates only 30 regional offices to serve 82 counties. Outstations are difficult to locate and are typically staffed only one day or less each month. Parents who work for hourly wages must go without pay or risk losing a job to make the sometimes hours-long trip to a regional office. If they have access to a car, there is the price of gasoline, plus the price of replacing birth certificates that have been lost, as many were during Hurricane Katrina. Copies of birth certificates cost $15 each.

“That’s groceries,” said Elaine Looney, a caseworker in Biloxi who helps qualified families get health insurance for their children, “a lot of groceries if you have more than one child.”

The state says these face-to-face meetings are needed to give families information about services. Ms. Looney reports that the meetings she’s been to – and she has accompanied dozens of parents to their appointments – average no more than 10 minutes, and parents don’t even get a brochure.

The Mississippi Center for Justice works closely with the Mississippi Health Advocacy Program, Coalition for Citizens with Disabilities and others to educate the public about the negative impact of this barrier and to engage elected officials to provide reasonable accommodations for qualified recipients. The Center will continue to seek policy that at a minimum allows children to be enrolled at more convenient locations, including doctor’s offices, health departments and schools, as well the elimination of the in-person requirement for re-enrollment.

**Making Childcare Essential**

If you think the Catch-22’s surrounding access to healthcare for children are astounding, consider the administrative roadblocks faced by working parents searching to find childcare for their children.

Childcare services are expensive. Without childcare, parents cannot work. Without subsidized childcare, low-income parents cannot make ends meet. In Mississippi, childcare subsidies are paid for entirely through federal funds.

Parents must be employed and show two consecutive paychecks as proof. They must have birth certificates for their children. Single mothers must show they have filed for child support against the fathers of their children.

It is no wonder that only one-third of the children who are eligible for subsidies actually get them. And this is despite the fact that the state is sitting on tens of millions of dollars in unused federal welfare funds that could have been used for childcare during the past several years.

A Mississippi Center for Justice survey of more than 500 childcare centers in the state showed that 58 percent have children who are eligible for assistance, but are on a waiting list. The waiting list is sometimes so long that some parents lose their jobs waiting for childcare assistance, at which point they are no longer eligible.

Many single mothers don’t even apply, because they do not want to file for child support. Reasons include family violence, not wanting to get the father in trouble, not knowing where he is, or not wanting to disturb an already vulnerable arrangement.

The Mississippi Center for Justice and our partners have opened a dialogue with the governor’s office, hoping to jumpstart policy change. We are also working to provide pro-bono legal assistance to both parents and providers.
the power to

FIGHT PREDATORY LENDING
The Mississippi Center for Justice knows escalating debt and predatory loan companies are problems throughout the state and, true to our philosophy of community lawyering, we know it must be tackled through policy change, advocacy and education within our communities.

The Mississippi Center for Justice is forging ahead with our fight against predatory payday lending practices. It is estimated that one in every five adults in Mississippi has payday loan debt – the most expensive loan option available. And with no regulatory oversight in place, it is almost impossible to track – and therefore correct – the pervasive problem of repeat borrowing with annual interest rates of more than 500 percent.

Public education and advocacy efforts to change policy are at the forefront of our efforts to rein in this industry’s abusive practices. We are partnering with consumer groups, faith-based organizations, educational institutions and policy makers to make strides on this economic justice battleground.

Even amid the chaos and devastation that followed Hurricane Katrina, payday loan companies saw an opportunity to prey upon the most vulnerable citizens in our state.

Ivelle and Calvin McKnight, a retired couple in their 80s, live in Vancleave, MS, some 23 miles from the coast. Their story is typical of how working people on fixed incomes can slip from debt into poverty, almost before they realize it. Their story also shows what it means to have the Mississippi Center for Justice on board.

After the storm, the McKnights' insurance company paid only $13,000 for repair of storm damage that the company itself assessed at $25,000. They fell behind on mortgage payments and were threatened with foreclosure. When two $1,000 checks arrived in the mail from a payday loan company, they cashed them.

Their cycle of debt deepened. Bills were unpaid. The power company threatened to turn off electricity. The McKnights canceled the cable on their TV and sold a car.

Stress took a toll on their health. They both have heart disease, and Mrs. McKnight suffers from eye disease and ulcers. By the time they found the Mississippi Center for Justice, they were having trouble paying for food.

“We’ve been having to borrow to keep up,” Mrs. McKnight told us, “but we’re borrowed up now. I’m so tired of begging – you just don’t know. I am 81 years old. I’ve worked all my life, and this is the first time I’ve been in this situation.”

The Mississippi Center for Justice got an injunction on the McKnights’ foreclosure action, helped them find support to pay the power company and keep the lights on, and helped them find food. While the McKnights continue to struggle with debt, their story motivates us to make the fight against predatory lending a priority.
Exposing young lawyers to our community lawyering model and to the world of social justice law is essential to building a strong foundation for the future of this important work in Mississippi. Year-round, the Mississippi Center for Justice welcomes undergrads, post-grads and law students from all across the country.

Not since the Civil Rights Movement of the 1960s have so many young people come to our state to help. They bring energy, enthusiasm and practical idealism to our work. In return, they see poverty with fresh eyes and leave with renewed understanding of our resilience and what needs to be done to create social justice in Mississippi.

Students gather data and conduct research that directly supports our advocacy programs. And what they deliver is invaluable.

**Holding Landlords Accountable**

In 2007, students surveyed the rental housing stock on the coast, for example, something that had never before been done, giving us a comprehensive picture of post-Katrina conditions. They alerted us to landlords whose recovery strategy consisted of eviction. They helped us track rent increases. They conducted oral histories in African-American communities across the coast. They helped with legal clinics.

Students surveying rental properties found out that tenants had received notices to move out within 10 days, and the Mississippi Center for Justice weighed in.

One such tenant was Janice Ann Turner, or “Ms. Janice” as she likes to be called. Her complex suffered major damage in the storm – not one ground floor apartment was habitable, even by mid-2007.

Ms. Janice moved into her apartment after Katrina. She qualified because she is disabled, suffering from cancer and undergoing chemotherapy. When students from the University of Southern California knocked on her door, a bed and a small portable TV were the only things in her apartment. All of her furniture and belongings were in storage.

“I don’t usually let strange people in my home,” she told us, “but they had such pleasant smiles.” The students interviewed her about conditions in Village Apartments and what she knew about the status of repairs to the downstairs units. But they did more than that. They rented a truck, went to the warehouse, packed up her things and moved her furniture up the stairs and into her home.

Keeping Ms. Janice in her apartment is a victory, and the California students were a godsend to her. But this is not just a legal conversation about one person. The Center had bigger things in mind. Because of our intervention, Village Apartments agreed to renovate the downstairs units without evicting any tenants upstairs.

The same protection for tenants applies to other public housing complexes. If families must be removed for specific repairs to be made, they will be offered other places to live and first rights to return when renovation is complete.
DEMOCRACY IN ACTION

Defining the role of lawyers in community recovery from disaster is at the heart of an initiative that attracted five University of Maryland law students and two faculty members to the Mississippi Center for Justice during the summer of 2008. Nationally recognized for its outstanding Clinical Law Program, Maryland operates more than 20 clinics in Baltimore, and students participate in a clinic as a graduation requirement.

The Maryland team is participating in a Cross-Cultural Recovering Communities Initiative that sends students and faculty to different sites where they compare experiences of democracy-building in communities recovering from natural disaster (Mississippi Gulf Coast), chronic disaster resulting from economic disinvestment (Baltimore), and the cultural and economic disaster impacting populations that are left out of international development and new markets (a yet to be determined international site).

The shared values and synergy drew the two organizations together as part of a Leadership, Ethics and Democracy Initiative based at the School of Law. Mississippi Center for Justice attorneys taught the summer clinic that offered the students opportunities to provide direct legal services to clients. The clinic included a weekly classroom component where students read articles and heard guest speakers on recovery-related topics, such as the severe shortage of affordable housing, the role of the media, the history of the Vietnamese community in Biloxi, and civil rights history specific to the Mississippi Gulf Coast.

The students also took on 35 contractor fraud cases. Astounded by the callousness and greed of unscrupulous contractors who have exploited mostly retired homeowners, the students were hungry for the opportunity to put their classroom learning to work in ways that helped real people in need. For most of them, the clinic was their first opportunity to be involved in the practice of law.

TAKING ACTION TO FIGHT PAYDAY LENDING

Students also provide lasting value on the economic justice front. During 2008, the Mississippi Center for Justice and partners from the economic justice summit decided that it was time for a change in the payday lending enterprise. We contracted with graduate students from the Wagner School of Public Service at New York University to explore the problem of payday lending in Mississippi and propose solutions. By bringing fresh eyes to the problem, these students were able to synthesize the issues involved in payday lending and create materials that can be used to educate the public, advocate for change and propose alternatives.

The students delivered “The Truth About Payday Lending: An Action Kit for Mississippi.” The materials seek to educate the public about the dangers of payday lending, as well as to encourage legislators to enact policies that protect consumers from this predatory business. Georgia, Arkansas and North Carolina have taken steps to ban payday lending, and Mississippi would do well to follow the lead of our neighbors.

The action kit includes brochures that bring a call to action to various segments of the population, including citizens, legislators, educators, financial institutions and community- and faith-based organizations. Recommendations for Mississippi include:

- Enacting a consumer protection legislation package that includes a longer repayment period and a lower interest rate on payday loans.

- Enacting a Personal Finance Education Act that mandates a personal finance course for high school graduation.

- Enacting an Adult Personal Finance Act that requires state and local governments, as well as large employers, to offer annual financial education courses to their employees free of charge. Additionally, financial institutions would be required to offer similar financial education free of charge.

The Mississippi Center for Justice is using the action kit to educate lawmakers and the public about the predatory nature of this industry and to lay the groundwork for policy efforts during the upcoming legislative session.
PARTNERS IN SOCIAL JUSTICE CAMPAIGNS

We thank the many community organizations and advocacy groups who have welcomed us to their campaigns for social justice throughout the state and allowed us to offer them our legal assistance. We thank the state, regional and national organizations whose generous and capable assistance allowed us to keep our commitment to provide the right legal help at the right time to accelerate the pace of change in Mississippi. And we express our gratitude to the hundreds of individual lawyers and law students from around the county and to their law firms, corporate legal departments and law schools for generously contributing their exceptional talents to meet massive legal needs throughout Mississippi.

STATE PARTNERS
AARP Mississippi
ACLU of Mississippi
Back Bay Mission
BancorpSouth
BankPlus
Catholic Charities
Catholic Hispanic Ministries, Jackson Diocese
Citizens for a Better Greenville
Citizens for Quality Education
Coastal Family Health Center
Coastal Women for Change
Community Builder’s Leadership Initiative
Delivery of Legal Services Committee,
  The Mississippi Bar
Drew Concerned Citizens, Parents & Students
Enterprise Corporation of the Delta/Hope
Community Credit Union
Excel Community and Learning Center
Fresh Start Foundation
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Gulf Coast Fair Housing Center
Gulf Coast Interfaith Task Force
Hancock County Housing Resource Center
Harrison County Longterm Recovery Coalition
Hinds County Bar Association
Hinds County Bar Young Lawyers Division
Indianola Parent Student Group
Jackson Medical Mall
Jackson Public Schools
Laborers’ Union Local 693
Living Independence for Everyone
Lutheran Episcopal Services in Mississippi
Magnolia Bar
Mississippi Access to Justice Commission
Mississippi ACORN
Mississippi AFL-CIO
Mississippi Association for Justice
The Mississippi Bar
Mississippi Bar Young Lawyers Division
Mississippi Center for Legal Services
Mississippi Center for Non-Profits
Mississippi Coalition for Citizens with Disabilities
Mississippi Coalition for the Prevention of
  Schoolhouse to Jailhouse
Mississippi Commission for Volunteer Service
Mississippi Consumer Protection Division,
  Office of the Attorney General
Mississippi Economic Policy Center
Mississippi Education Working Group
Mississippi Families as Allies for Children’s
  Mental Health
Mississippi Health Advocacy Program
Mississippi Home Corporation
Mississippi Human Services Agenda
Mississippi Immigrants’ Rights Alliance
Mississippi Low-Income Child Care Initiative
Mississippi Poultry Workers for Equality and Respect
Mississippi Protection and Advocacy Program
Mississippi Volunteer Lawyers Project
Mississippi Workers Center for Human Rights
Mississippi Youth Justice Project
NAACP, Biloxi Chapter
NAACP, Mississippi State Conference
North Gulfport Community Land Trust
North Mississippi Rural Legal Services
Parents for Public Schools – Jackson
Public Policy Center of Mississippi
The Quarters Group
Rebuild Jackson County
Renaissance Corporation
Soria City Civic Organization
Southern Echo
Steps Coalition
Turkey Creek Community Initiative
United Food and Commercial Workers Local 1529
United Methodist Hispanic Ministries of Jackson
William Winter Institute for Racial Reconciliation
Self-Help
Southeast Louisiana Legal Services
Southern Poverty Law Center
Texas Appleseed
West Tennessee Legal Services

REGIONAL PARTNERS
Equal Justice Center
Florida Bar Foundation
Greater New Orleans Fair Housing Center
Louisiana Bar Foundation
Louisiana Justice Institute
North Carolina Justice Center

NATIONAL PARTNERS
AARP Foundation Litigation
American Bar Association Center for Pro Bono
American Bar Association Section of Business Law
AmeriCorps
Amos Network
Association of Corporate Counsel
Bazelon Center for Mental Health Law
Boat People SOS
Center for Law and Social Policy
Center for Legal Aid Education
Center for Responsible Lending
Center on Budget and Policy Priorities
Children’s Rights
Consumer Federation of America
Equal Justice Works
Federal Deposit Insurance Corporation
Fetzer Institute
First American Title Company
HandsOn Network
Housing Works
International Relief & Development
Lawyers’ Committee for Civil Rights Under Law
Legal Services Corporation
Minnesota State Bar Association
NAACP Legal Defense and Educational Fund, Inc.
National Center for Law and Economic Justice
National Consumer Law Center
National Employment Law Project
National Health Law Program
National Housing Law Project
National Immigration Law Center
National Low Income Housing Coalition
National Senior Citizens Law Center
Oxfam America
Parents for Public Schools – National
Pro Bono Net
Public Counsel
Public Interest Law Project
Student Hurricane Network

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Statement of Activities
for the years ended December 31, 2007 and 2006

<table>
<thead>
<tr>
<th>SUPPORT AND REVENUES</th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>325,481</td>
<td>359,236</td>
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<tr>
<td>In-kind Contributions</td>
<td>5,991,654</td>
<td>4,066,846</td>
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<tr>
<td>Grants</td>
<td>840,808</td>
<td>949,917</td>
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<tr>
<td>Interest and Dividends</td>
<td>3,725</td>
<td>2,664</td>
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<tr>
<td>Miscellaneous</td>
<td>17,324</td>
<td>21,005</td>
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<tr>
<td>Contract Services</td>
<td>48,000</td>
<td></td>
</tr>
<tr>
<td>Realized gain on sale of stock</td>
<td>–</td>
<td>1,661</td>
</tr>
<tr>
<td>Gain on sale of property and equipment</td>
<td>8,165</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL SUPPORT AND REVENUES**

<table>
<thead>
<tr>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,235,157</td>
<td>5,401,329</td>
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</table>

**EXPENSES**

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>7,312,637</td>
<td>5,150,892</td>
</tr>
<tr>
<td>Management and General</td>
<td>148,085</td>
<td>53,595</td>
</tr>
<tr>
<td>Fundraising</td>
<td>155,355</td>
<td>133,054</td>
</tr>
</tbody>
</table>

**TOTAL EXPENSES**

<table>
<thead>
<tr>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,616,077</td>
<td>5,337,541</td>
</tr>
</tbody>
</table>

**INCREASE (DECREASE) IN NET ASSETS**

<table>
<thead>
<tr>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>(380,920)</td>
<td>63,788</td>
</tr>
</tbody>
</table>

**NET ASSETS AT BEGINNING OF YEAR**

<table>
<thead>
<tr>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,373,756</td>
<td>1,309,968</td>
</tr>
</tbody>
</table>

**NET ASSETS AT END OF YEAR**

<table>
<thead>
<tr>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>992,836</td>
<td>1,373,756</td>
</tr>
</tbody>
</table>
**Statement of Financial Position**  
*for the years ended December 31, 2007 and 2006*

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$566,683</td>
<td>$533,970</td>
</tr>
<tr>
<td>Receivables</td>
<td>388,807</td>
<td>839,006</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>11,064</td>
<td>2,628</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td><strong>966,554</strong></td>
<td><strong>1,375,604</strong></td>
</tr>
<tr>
<td>PROPERTY AND EQUIPMENT, net</td>
<td>63,466</td>
<td>171,049</td>
</tr>
<tr>
<td>OTHER ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>3,860</td>
<td>2,610</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$1,033,880</strong></td>
<td><strong>$1,549,263</strong></td>
</tr>
</tbody>
</table>

| LIABILITIES AND NET ASSETS |          |          |
| CURRENT LIABILITIES |          |          |
| Accounts Payable        | $5,558   | $23,834  |
| Accrued Expenses         | 28,872   | 27,186   |
| Payroll Liabilities      | 514      | 120      |
| Deferred Revenue         | 5,000    | 1,000    |
| Security Deposit Liability | 1,100     | 1,100    |
| Notes Payable, current portion | -       | 26,200   |
| **Total Current Liabilities** | **41,044** | **79,440** |

| NOTES PAYABLE, net of current portion |          |          |
| NET ASSETS |          |          |
| Unrestricted | 142,843   | 179,511  |
| Temporarily Restricted | 849,993   | 1,194,245 |
| **Total Net Assets** | **992,836** | **1,373,756** |
| **Total Liabilities and Net Assets** | **$1,033,880** | **$1,549,263** |
About the Mississippi Center for Justice

The Mississippi Center for Justice opened its doors in 2003, giving Mississippi a critical legal capacity: a home-grown, nonprofit public-interest law firm that pursues social and economic justice through advocacy for systemic change. The Mississippi Center for Justice carries out its mission through a community lawyering approach that advances specific social justice campaigns in partnership with community leaders, as well as state and national organizations.

The Mississippi Center for Justice has two offices in Mississippi, one in Jackson and one in Biloxi. Staffed by a team of attorneys, advocates and others, the Mississippi Center for Justice combats discrimination and poverty statewide. The Mississippi Center for Justice engages the services of pro bono attorneys from within Mississippi and across the United States. Pro bono attorneys gave more than 10,000 hours of their time in 2006 and more than 16,000 hours in 2007 to assist the Center and Mississippians on issues including FEMA housing transition, contractor fraud, predatory lending, foreclosure, access to healthcare and more. To sustain and feed a pipeline for future services, the Mississippi Center for Justice also cultivates law students through spring, summer and winter internships during which the students spend their time working in Mississippi and assisting the Center with its campaigns.

While the traditional advocacy strategies of litigation and policy advocacy are vital components of the Mississippi Center for Justice’s community lawyering tool kit, just as important are public education, outreach, community organizing, media advocacy and other communication strategies that comprise successful campaigns. Since its inception, the Mississippi Center for Justice has been at the forefront of policy battles on the state and federal levels to bring about systemic change to improve the social justice environment for all Mississippians.

For more information about the Mississippi Center for Justice, including ideas for how you can become part of this important work, visit www.mscenterforjustice.org.
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